Renewing AISH

October 2005 changes

AiSH

Alberta

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Introduction

In April 2005, the Government of Alberta announced it was renewing the AISH program. By increasing the living allowance, introducing new benefits and improving other parts of the program, AISH would be able to better meet your needs.

In April, we sent out the Renewing AISH booklet, explaining the changes and when you could expect them. We are now pleased to provide this client information booklet, which expands on that information and will help you to understand how you can benefit from these changes.

In October 2005, you will be able to apply for personal income support benefits. These extra benefits will help you meet some of the extra needs you may have, like supplies for guide animals and special diets. These benefits may also help you with one-time expenses like moving costs or medical or surgical supplies. You will find more detail about these benefits starting on page 3 of this booklet.

The new employment income exemption rates will also start in October 2005. This increase means you will be able to keep more of the money you earn through working. Details about these rates are on page 7.

The program has also developed guidelines and made some changes to the way other income is treated under AISH. These can be found on page 8 of this booklet.

Please review this booklet to see how these changes may affect you, and feel free to contact your AISH worker if you have any questions or concerns. More information is also available on the AISH website at www.seniors.gov.ab.ca/AISH.

Personal Income Support Benefits

Personal income support benefits can help you with extra expenses. They can be monthly or one-time expenses. With personal income support benefits, you can get the help you need without having to transfer to the Alberta Works Income Support program to apply for additional benefits.

To be eligible for these benefits, you must have $3,000 or less in assets and not be able to receive the particular benefit from any other program or service.

Please contact your AISH worker for more information or to apply for any of the personal income support benefits listed below. You can apply starting October 1, 2005.

Continuous Personal Income Support Benefits (issued monthly)

These benefits are issued every month. Once you are approved, the money will be added to your monthly cheque.

Benefit	What it is
Child Supplement Benefit	This benefit will help you with the costs of raising your dependent children.
Special Diet Supplement	This benefit will help you and your family* with the cost of groceries for special diets that are required for specific health conditions.

* Family includes you and your dependent children (under 18 years of age or 18 or 19 years of age and attending high school). For some of the benefits, family can also include your spouse.

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Extraordinary Transportation	The extraordinary transportation benefit can assist with the cost of frequent travel for the treatment of medical conditions. This benefit can also assist you with getting to and from your job, or a training or day program.
Childcare	This benefit can assist you with the cost of providing childcare when no adult member of the family can care for your child, or childcare is required.
Remote Community Allowance	The remote community allowance will help you with the higher costs of food and other household products in a remote community, for example Fort Chipewyan.
Service Animal Benefit	This benefit will assist you with the cost of maintaining a service animal, like a guide dog.

Non-continuous Personal Income Support Benefits (not issued monthly)

These benefits are not issued monthly, but can be applied for when needed. Please contact your AISH worker for details about how to apply for these personal income support benefits.

Benefit	What it is
Funeral Expenses	This benefit will help cover the cost of funeral arrangements for your family*.
Children's School Expenses	This benefit will help you pay for your dependent children's school expenses. It will be issued once per year.
Infant Allowance	This allowance will help cover some initial costs of caring for a baby including: baby clothing, accessories, crib, mattress, bedding, high chair, stroller and baby car seat.
Community Start-Up Allowance	This benefit will help you cover moving expenses, damage deposit, furniture, appliances and household items you may need if you are leaving an institution and need to set up a home in the community.
Addictions Treatment Allowance	You can apply for this allowance if you are undergoing drug, alcohol or gambling treatment at an AADAC approved facility.
Employment and Training Supports	This benefit will help you pay for the goods and services needed to look for a job, accept a job offer or attend a job-training program.

* Family includes you and your dependent children (under 18 years of age or 18 or 19 years of age and attending high school). For some of the benefits, family can also include your spouse.

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Specialized Clothing Supplement	This supplement will assist you if you need specialized clothing due to your disability.
Exceptional Travel Benefit	You can apply for this benefit if you or your family need assistance with the cost of occasional travel for health services.
Escaping Abuse Benefit	This benefit will help you and your family leave an abusive situation and set up a new residence.
Moving Allowance	This benefit will help you relocate if you need to move to an adapted residence. This benefit will also cover the cost of moving for a job or because your or your family's health is in danger.
Emergency Allowance	This benefit can help you and your family when you are faced with an emergency situation.
Medical/Surgical Equipment and/or Supplies	This benefit will help you with the cost of medical or surgical items, equipment or supplies that are medically necessary.

Increases to the Employment Income Exemption

The increase to the employment income exemption rate will help you keep more of the money you make through working.

If you are single and working, you will be able to earn up to $400 each month without it affecting your monthly living allowance. If you are married or a single parent and work, you will be able to earn $975 each month. This means you can earn $200 more before it affects your living allowance.

The exemption rate for income you earn over these amounts will increase from 25% to 50%, up to the maximum indicated below. These new rates will be effective as of October 1, 2005.

Employment Income per Month:

	You keep everything of:	You keep 50% of the:	Is deducted dollar for dollar from your living allowance:
Single:	Income up to $400	Income between $400-$1,000	Income over $1,000
Couples/ Families:	Income up to $975	Income between $975-$2,000	Income over $2,000

Income Exemptions

AISH provides benefits to Albertans in need. Your AISH benefits are meant to be added to your other sources of income to ensure that you have $950 per month. We want to make sure that the way we treat income is fair, consistent and helpful so you have the greatest financial independence possible.

Guidelines for Income Exemptions

AISH clients may receive income from many different sources. These sources fall under one of the following four categories.

Fully Exempt Income - does not affect your AISH living allowance:

includes money from the government for expenses that AISH does not cover and special compensation payments from the government.

Partially Exempt Income - a portion of this income affects your AISH living allowance:

normally includes money from business activities, interest income and money that may cover the extra expenses of spouses.

Non-exempt Income - is deducted dollar-for-dollar from your AISH living allowance:

includes money from income replacement or pensions programs such as Employment Insurance, Canada Pension Plan Disability or Workers' Compensation Benefits. These programs provide money to cover basic living needs.

Employment Income - a portion of this income affects your AISH living allowance:

exemptions have been increased to allow you to keep more of the money you earn through working (see page 7).

Changes to Income Exemptions

In addition to the change in the employment income exemption, changes have been made to how the other income listed below will affect your AISH living allowance. These changes will be in effect October 1, 2005.

Cash Gifts

You will now be able to receive cash gifts of up to $900 per year without it affecting your AISH living allowance. This is an increase of $300. Amounts over the first $900 per year will be deducted dollar for dollar from your living allowance.

Per Capita Distribution Payments Made to Members of First Nations

This is a new exemption of up to $900 per year. Amounts over the first $900 per year will be deducted dollar for dollar from your living allowance.

Inheritances

Any inheritance you receive will be counted as an asset in the month that it is received, rather than as income. Your inheritance will be added to your assets immediately, and if your total assets are $100,000 or less, you can continue to receive AISH benefits during the month you receive the inheritance.

Honoraria

When you receive an honoraria payment, it will now be completely exempt and will not affect your living allowance.

Life Insurance

If you are terminally ill and need to access a life insurance policy, the insurance will not affect your living allowance.

Rental Income and Room and Board Income

The first 50% of rental or room and board income will not affect your living allowance. The second half of the money will be partially exempt.

Income Exemptions for Hardship

If you or your spouse/cohabiting partner needs to live in a long-term care facility, some or all of your or your spouse/cohabiting partner's income may be exempt if you are facing financial hardship.

Alberta Seniors Benefit

Your AISH living allowance will not be affected if your spouse/cohabiting partner is receiving the Alberta Seniors Benefit. Your spouse/cohabiting partner will continue to keep their entire benefit.

For more information about personal income support benefits, the increase to the employment income exemption and the changes to other income exemptions, please contact your AISH worker or visit our website at www.seniors.gov.ab.ca/AISH.

Summary of Changes to Income Exemptions

Income that does not affect your living allowance	Income that partially affects your living allowance	Income that affects your living allowance
➤ Cash gifts under $900 per year ➤ Per capita distribution payments made to First Nations members under $900 per year ➤ Inheritances ➤ Honoraria ➤ Life insurance for terminally ill clients ➤ Spouse/ cohabiting partner's Alberta Seniors Benefit	➤ Rental income and room and board income ➤ Income exemptions for hardship	➤ Cash gifts (amounts over the first $900 per year) ➤ Per capita distribution payments made to First Nations members (amounts over the first $900 per year)

Contact Information

For more information about any of these changes, the AISH program, additional copies of this booklet or if you require this booklet in an alternative format, please contact your AISH worker.

If you do not know who your AISH worker is, you can call 310-0000 (toll-free) and the operator can connect you to the AISH office nearest you. AISH offices are open Monday to Friday from 8:15 a.m. to 4:30 p.m.

Clients with TTY Deaf or Hard of Hearing Relay can reach Alberta government offices by calling (780) 427-9999 in Edmonton or 1-800-232-7215 in other Alberta locations.

This guide can also be downloaded from the AISH website at www.seniors.gov.ab.ca/AISH.

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